

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Anthony J. DiNuova

Case No.:

24-14168

Judge:

JNP

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: 5/20/24

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/ JEJ Initial Debtor: /s/ AJD Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 1,431 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

***Resume regular monthly payments to Select Portfolio Servicing 3/2024.**

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4750
DOMESTIC SUPPORT OBLIGATION		plus all other court approved fees and costs

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Select Portfolio	Residence	69,623	n/a	69,623	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Glou. Twp. MUA	Residence	1,019	n/a	1,019	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
GMAC	2010 Chevy Suburban	16,000	1,500	n/a	1,500 cramdown	9% till rate	1,868

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 0 _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
GMAC	2010 Chevy	16,000	1,500	1,500	any remaining balance due 11,000 GUC

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) JENKINS LAW GROUP
- 3) Select Portfolio and Glou. Twp. MUA + GMAC
- 4) _____
- 5) _____
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 5/20/24

/s/ Anthony J. DiNuova

Debtor

Date: _____

Joint Debtor

Date: 5/20/24

/s/ Jeffrey E. Jenkins

Attorney for the Debtor(s)

In re:
Anthony J. DiNuova
Debtor

Case No. 24-14168-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 21, 2024

Form ID: pdf901

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2024:

Recip ID	Recipient Name and Address
db	Anthony J. DiNuova, 2413 Hartford Dr, Glendora, NJ 08029-1756
520234942	+ AMCA, PO Box 1235, Elmsford NY 10523-0935
520234941	Aetna, co ORS, PO Box 2911269, Nashville TN 372291269
520234944	+ Breg Inc, co Benuck Rainey Inc, 25 Concord Road, Lee NH 03861-6624
520234946	Capital One Bank, co Pressler Pressler, 7 Entin Road, Parsippany NJ 070545020
520234945	+ Capital One Bank, 5800 North Course Drive, Houston TX 77072-1613
520234947	+ Capital One Bank USA, 810 Bloomfield Avenue, Caldwell NJ 07006-6700
520234948	+ Capital One Bank USA NA, co Hayt Hyt Landau LLC, Two Industrial Way West, Eatontown NJ 07724-2265
520234951	Citizens Bank, co Central Credit Services LLC, PO Box 1880, Saint Charles MO 633021880
520234954	Cooper University Health Care, co Arcadia Recovery Bureau LLC, PO Box 70256, Philadelphia PA 191760256
520234953	Cooper University Health Care, PO Box 95000, Philadelphia PA 191950001
520234956	Emerg Phy Assoc of S Jersey, co ARS, PO Box 630806, Cincinnati OH 452630806
520234957	Emerg Phy Assoc of SJ, co HRRG, PO Box 5406 Suite 100, Cincinnati OH 452737942
520252035	+ Gloucester Township Sewer Utility, PO Box 216, Glendora, NJ 08029-0216
520234962	+ HSBC Bank Nevada NAO Orchard Bank, 330 S Warminster Road Suite 353, Hatboro PA 19040-3433
520234963	HSBC Card Services, PO Box 385908, Minneapolis MN 554385908
520234961	Haddon Emergency Physicians, co Transworld Systems Inc, PO Box 15095, 198505095
520234960	Haddon Emergency Physicians, co Harvard Collection, 4839 N Elston Avenue, Chicago IL 606302534
520234965	+ Kennedy Health System, so Jefferson Cherry Hill Hospital, 2201 Chapel Avenue West, Cherry Hill NJ 08002-2048
520234966	Kennedy Health System, PO Box 958, Woodbury NJ 08096
520234968	+ Life Storage, 851 North Black Horse Pike, Blackwood NJ 08012-3936
520234969	Mainline Emergency Medicine, PO Box 415751, Boston MA 022415751
520234972	Millennium Health LLC, PO Box 844468, Dallas TX 752844468
520234974	+ Paula DiNuova, 2413 Hartford Drive, Glendora NJ 08029-1756
520234975	+ Progressive Garden State Ins Co, co Credit Collection Services, 725 Canton Street, Norwood MA 02062-2679
520234979	+ Select Portfolio Servicing, co KML LAw Group PC, 216 Haddon Avenue Suite 406, Collingswood NJ 08108-2812
520234982	+ Temple University Hospital, 3401 North Broad Street, Philadelphia PA 19140-5189
520234983	+ Virtua Health System, co Apex Asset Management LLC, PO Box 7044, Lancaster PA 17604-7044
520234984	Virtua West Jersey Health System, PO Box 8500, Philadelphia PA 191788267

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2024 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 21 2024 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520253830	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 21 2024 20:24:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
520234943	+ Email/Text: BarclaysBankDelaware@tsico.com	May 21 2024 20:24:00	Barclays Bank Delaware, PO Box 8803, Wilmington DE 19899-8803

District/off: 0312-1

User: admin

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Date Rcvd: May 21, 2024

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520234949	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 21 2024 20:30:58	Capital One Bank USA NA, PO Box 71083, Charlotte NC 282721083
520234950	+ Email/Text: bankruptcy@capvs.com	May 21 2024 20:25:00	Cavalry Portfolio Services, 500 Summit Lake Drive Suite 400, Valhalla NY 10595-2321
520234952	+ Email/Text: documentfiling@lciinc.com	May 21 2024 20:23:00	Comcast Xfinity, PO Box 70219, Philadelphia PA 19176-0219
520234955	+ Email/PDF: creditonebknofications@resurgent.com	May 21 2024 20:30:15	Credit One Bank, PO Box 60500, City of Industry CA 91716-0500
520234958	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 21 2024 20:24:00	GMAC, Payment Processing Center, PO Box 78143, Phoenix AZ 850628143
520234959	+ Email/Text: tlynch@gtmua.com	May 21 2024 20:25:00	GTMUA, PO Box 216, Glendora NJ 08029-0216
520234964	Email/Text: mail@jjenkinslawgroup.com	May 21 2024 20:24:00	Jenkins Law Group, 412 S Whitehorse Pike, Audubon NJ 08106
520234967	^ MEBN	May 21 2024 20:18:56	KML Law Group, 701 Market Street Suite 5000 BNY, Philadelphia PA 19106-1541
520234970	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 21 2024 20:30:10	Merrick Bank, PO Box 660702, Dallas TX 75266-0702
520234971	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2024 20:24:00	Midland Funding LLC, 3111 Camino Del Rio North Suite 1300, San Diego CA 92108-5750
520234972	^ MEBN	May 21 2024 20:17:49	Millennium Health LLC, PO Box 844468, Dallas TX 752844468
520234973	+ Email/Text: csc.bankruptcy@amwater.com	May 21 2024 20:25:00	New Jersey American Water, PO Box 578, Alton IL 62002-0578
520234976	^ MEBN	May 21 2024 20:18:25	PSEG, PO Box 14444, New Brunswick NJ 08906-4444
520234977	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 21 2024 20:25:00	Quest Diagnostics, co Credit Collection Services, Two Wells Avenue, Newton Center MA 02459-3225
520234981	Email/PDF: ais.sprint.ebn@aisinfo.com	May 21 2024 20:43:34	Sprint, PO Box 4191, Carol Stream IL 60197
520234978	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 21 2024 20:25:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City UT 841650250
520234980	^ MEBN	May 21 2024 20:19:09	South Jersey Gas, Po Box 6091, Bellmawr NJ 080996091

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, as trustee for Bear Stea dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey E. Jenkins	on behalf of Debtor Anthony J. DiNuova mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5